

JoNel,

Please see the below response to your query. Can you please attribute generally to the company, as I am not an authorized spokesperson? Also, can you confirm receipt of my email? My colleague is copied if you have any questions, as I am in meetings later this morning.

Thanks, Cory

Alera has never misled consumer and sales agents about its health plans. For example, our website, marketing materials and other communications clearly state that Trinity's health sharing products are not insurance. More importantly, they have never been represented as insurance. All of our membership materials clearly define plan restrictions, such as pre-existing conditions, exclusion periods and more.

We take our members' healthcare and well-being very seriously, and for us, even one complaint is too many. As a result, we are always willing to work with members to achieve a successful resolution to meet their healthcare needs. Alera manages more than 3,000 contributors in Washington State and the total number of complaints from those members are less than half of one percent.

Since its inception, Alera has strived to work with its healthcare sharing ministry partners to offer consumers the choice of non-insurance health plans. Our strength comes from giving consumers a choice. Our plans contain notices informing consumers that Alera plans are not insurance, as many state regulators require.

We even market on the fact that we are not traditional insurance. Since the launch of these products, we have consistently explained in detail to members, brokers and even regulators that we are simply not an insurance company. We go into significant detail on our website and marketing materials to make crystal clear that we offer many innovative healthcare plans which are alternatives to traditional health insurance.

Within all our different product lines, following government standards is important to us. Other healthcare companies have a similar model. Alera has refined and improved its members' choices, options and added an expertise which elevates the industry standard.

Alera disagrees that Trinity's inclusive and specific statement of beliefs misleads consumers or violates the applicable regulations governing healthcare sharing ministries. Trinity clearly communicates those statements of belief so that consumers can make an informed choice that's right for them.

We remain devoted to our valued members, giving them choices and creating opportunities to have access to affordable healthcare.

Cory Stewart

Chief Operating Officer

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